

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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<b>Applicant(s):</b> George H. Butcher III	<b>:</b>	<b>Group Art Unit:</b> 3693
<b>Serial No.:</b> 09/823,376	<b>:</b>	<b>Examiner:</b> Jason Borlinghaus
<b>Filed:</b> March 30, 2001	<b>:</b>	Attorney Docket No.: 006878.111401
<b>For:</b> A METHOD OF STRUCTURING A CREDIT HAVING A REPAYMENT OBLIGATION	<b>:</b>	

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**AMENDMENT IN RESPONSE TO SEPTEMBER 2, 2008 OFFICE ACTION**

Mail Stop Amendment  
Commissioner for Patents  
Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

**INTRODUCTORY COMMENTS:**

This Amendment is filed in reply to the Office Action issued by the U.S. Patent and Trademark Office on September 2, 2008 in connection with the above-identified patent application. The September 2, 2008 Office Action provided a period of 3 months in which to file a response, i.e., by December 2, 2008. A Petition for a three-month extension of time is being filed herewith. Accordingly, a reply is now due by March 2, 2009 and this Amendment is being timely filed.